

AMENDMENTS TO THE SPECIFICATION

On page 4, the last paragraph spanning pages 4 and 5 is amended to read:

The portable data carrier 20 is further set up to perform at least one, but expediently a plurality of different quality user authentication methods. It preferably supports at least two authentication methods of different order with regard to the quality of authentication. It expediently supports at least one knowledge-based authentication method, e.g. a PIN check, and at least one biometric method, within which a biometric feature of the user 30 to be presented at the terminal 14 is checked. The biometric method inherently constitutes the higher-quality one here, since it presupposes the personal presence of the user 30; this is not ensured in the knowledge-based method since the knowledge can have been acquired by an unauthorized user. Accordingly the storage means 26 store at least one secret to be presented by the user 30, e.g. a reference PIN assigned to a user 30, and at least one biometric reference data record assigned to a user 30. It can expediently be provided that the portable data carrier 20 supports more than two authentication methods, in particular further biometric methods. Accordingly the storage means 26 in this case store further secrets and/or reference data records and the integrated circuit 24 is set up to perform the further authentication methods.

On page 5, the last paragraph is amended to read:

After the signature application has been started, the user 30 presents a suitable portable data carrier 20 to the terminal 40, step 104. The portable data carrier 20 will hereinafter be taken to have the form of a contact-type chip card. Further, it will hereinafter be assumed that the chip card 20 supports two authentication methods, namely a PIN check as a knowledge-based, inherently low-quality method, and a fingerprint check as a biometric, inherently higher-quality method.